



PRINCIPAL OFFICE:  
ONE PACES WEST, STE 1400  
2727 PACES FERRY RD  
ATLANTA, GA 30339  
MAIN: (678) 212-3439  
FAX: (678) 851-2335

MID ATLANTIC OFFICE:  
1953 GALLOWAY RD, STE 240  
VIENNA, VA 22182  
MAIN: (800) 506-7573  
FAX: (703) 288-4070

CAROLINA OFFICE:  
227 WEST TRADE ST, STE 1610  
CHARLOTTE, NC 28202  
MAIN: (877) 896-2065  
FAX: (704) 834-0569

TENNESSEE OFFICE:  
206 10<sup>TH</sup> AVE S, STE 532  
NASHVILLE, TN 37203  
MAIN: (877) 275-8878  
FAX: (615) 296-9354

TEXAS OFFICE:  
5420 LEIF FERRYWAY  
540 ONE LINCOLN CIRCLE  
DALLAS, TX 75240  
MAIN: (866) 763-7561  
FAX: (972) 982-8601

May 7, 2007

**PERSONAL & CONFIDENTIAL**

Zenaida E Quicho  
PO BOX 281012  
SAN FRANCISCO, CA 94128

Name of Creditor: Chase Bank USA, N.A.  
Account Number: 5401683017939650  
Balance: \$4027.06  
Mann Bracken No.: 70269910

Dear Zenaida E Quicho :

The above referenced account has been referred to this firm for collection. The Balance above is the amount owed as of the date of this letter. Depending upon your account agreement with the creditor, interest, late charges and other charges may continue to accrue on your account. Therefore, the amount due on the date you pay may be greater. If you pay the Balance above and an additional payment is required for your account to be closed as paid in full, we will attempt to contact you again.

The original contract you entered into with Chase Bank USA, N.A. or with the predecessor or assignor of Chase Bank USA, N.A., provides for the resolution of claims or disputes by binding arbitration. If we are unable to reach satisfactory arrangements, the filing of an arbitration claim will be evaluated. If an arbitration award in favor of Chase Bank USA, N.A. is granted, we intend to pursue legal remedies available pursuant to the award. This firm practices law in DC, GA, MD, NC, SC, TN, TX, VA and WV. Accounts in other jurisdictions may be forwarded to an attorney licensed in that jurisdiction should a local attorney become necessary. This does not affect your rights set forth in this letter or any other rights you may have.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or a copy of a judgment if one exists and mail you a copy of such verification or judgment. If you request from this office in writing within 30 days from receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

To discuss payment arrangements, please contact us at 1-800-817-3214

Sincerely,  
MANN BRACKEN, LLC

**This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

MANN BRACKEN, LLC  
ATTORNEYS AT LAW  
HOURS OF OPERATION:  
MON - THURS 8:00AM - 5:00PM (EST)  
FRI 8:00AM - 5:00PM (EST)  
SAT 8:00AM - 12:00PM (EST)

ADL - 126 - 70269910